

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Patricia L. Fauver
Debtor

Case No. 13-02232-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: PRatchfor
Form ID: 3180W

Page 1 of 2
Total Noticed: 30

Date Rcvd: May 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2018.

db
4307726 +Patricia L. Fauver, 1552 Wayne Avenue, York, PA 17403-1242
4307727 +Allied Interstate, PO Box 1954, Southgate, MI 48195-0954
4307728 +American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
4307732 +Assetcare, Inc., 5100 Peachtree Industrial Boulevard, Norcross, GA 30071-5721
+CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
(address filed with court: CitiFinancial, 300 St Paul Place, Baltimore MD 21202)
4307734 EMP Of York County, C/O NCO - Medclear, PO Box 41448, Philadelphia, PA 19101
4307735 +GC Services Limited Partnership, 6330 Gulfport, Houston, TX 77081-1198
4307736 +Global Credit & Colection Corporat, PO Box 101928, Department 2417,
Birmingham, AL 35210-6928
4307741 +Shipley Oil, C/O Credit Bureau Of York, 33 South Duke Street, York, PA 17401-1401
4359233 +The Bank of New York Mellon, c/o Bank of America, N.A., P.O. Box 660933,
Dallas, TX 75266-0933
4679377 +The Bank of New York Mellon, f/k/a, the, Serviced by Select Portfolio Servicing,,
3815 South West Temple, Salt Lake City, UT 84115-4412
4679378 +The Bank of New York Mellon, f/k/a, the, Serviced by Select Portfolio Servicing,,
3815 South West Temple, Salt Lake City, UT 84115-4412,
The Bank of New York Mellon, f/k/a, the, Serviced by Select Portfolio Servicing,

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+EDI: BANKAMER.COM May 16 2018 23:04:00 BANK OF AMERICA, N.A., 2380 Performance Dr.,
Richardson, TX 75082-4333
4332200 EDI: AIS.COM May 16 2018 23:03:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
4472249 +EDI: BANKAMER.COM May 16 2018 23:04:00 BANK OF AMERICA, N.A., MAIL STOP: CA6-919-01-23,
400 NATIONAL WAY, SIMI VALLEY, CALIFORNIA 93065-6414
4307729 +EDI: BANKAMER2.COM May 16 2018 23:03:00 Bank Of America, 475 Cross Point Parkway,
PO Box 9000, Getzville NY 14068-9000
4307731 +EDI: CAPITALONE.COM May 16 2018 23:04:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
4323410 EDI: ECMC.COM May 16 2018 23:03:00 ECMC, PO BOX 16408, ST PAUL, MN 55116-0408
4307737 +EDI: HFC.COM May 16 2018 23:04:00 HSBC Nautilus, PO Box 5253,
Carol Stream, IL 60197-5253
4367049 EDI: RESURGENT.COM May 16 2018 23:04:00 LVNV Funding, LLC its successors and assigns as,
assignee of HSBC Receivables, Acquisition Corporation (USA) IV, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
4317169 EDI: Q3G.COM May 16 2018 23:04:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
4314129 EDI: RECOVERYCORP.COM May 16 2018 23:03:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4307738 +EDI: WFNBN.COM May 16 2018 23:04:00 Roamans, PO Box 182121, Columbus, OH 43218-2121
4307739 +EDI: NAVIENTFKASMSERV.COM May 16 2018 23:03:00 Sallie Mae, PO Box 9635,
Wilkes Barre, PA 18773-9635
4392648 EDI: NAVIENTFKASMDOE.COM May 16 2018 23:04:00 Sallie Mae Inc. on behalf of,
Department of Education, P.O. Box 740351, Atlanta, GA. 30374-0351
4307740 +EDI: SEARS.COM May 16 2018 23:04:00 Sears, PO Box 6241, Sioux Falls, SD 57117-6241
4307743 +E-mail/Text: cop@santander.us May 16 2018 19:01:13 Sovereign Bank, Mail Code 10-6438-MD4,
601 Penn Street, Reading, PA 19601-3553
4307742 +E-mail/Text: cop@santander.us May 16 2018 19:01:13 Sovereign Bank, 450 Penn Street,
Reading, PA 19602-1011
4307744 +EDI: VERIZONCOMB.COM May 16 2018 23:04:00 Verizon Penn, 500 Technology Drive,
Weldon Spring, MO 63304-2225
4340930 EDI: ECAST.COM May 16 2018 23:03:00 eCAST Settlement Corporation assignee of FIA Card,
Services NA, POB 29262, New York NY 10087-9262

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4307730* +Bank Of America, 475 Cross Point Parkway, PO Box 9000, Getzville NY 14068-9000
4307733* +CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
(address filed with court: CitiFinancial, 300 St Paul Place, Baltimore MD 21202)
cr ##+SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412
TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor The Bank of New York Mellon, f/k/a, the Bank of New York, as Trustee for CWABS, Inc., Asset-Backed Certificates, Series 2004-7
bkgroup@kmlawgroup.com
Keith B DeArmond on behalf of Debtor 1 Patricia L. Fauver general.dearmondlaw@gmail.com, GL0924@notify.cincompass.com
Matthew Christian Waldt on behalf of Creditor The Bank of New York Mellon, f/k/a, the Bank of New York, as Trustee for CWABS, Inc., Asset-Backed Certificates, Series 2004-7
mwaltdt@milsteadlaw.com, bkecf@milsteadlaw.com
Matthew Christian Waldt on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2004-7 mwaltdt@milsteadlaw.com, bkecf@milsteadlaw.com
Nelson Diaz on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2004-7 ndiaz@milsteadlaw.com, bkecf@milsteadlaw.com
Recovery Management Systems Corporation claims@recoverycorp.com
Thomas I Puleo on behalf of Creditor The Bank of New York Mellon, f/k/a, the Bank of New York, as Trustee for CWABS, Inc., Asset-Backed Certificates, Series 2004-7 tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1 **Patricia L. Fauver**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-02232-RNO**

Social Security number or ITIN **xxx-xx-8603**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

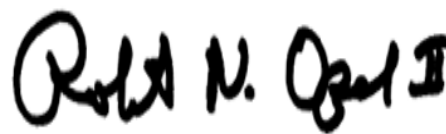
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Patricia L. Fauver

May 16, 2018

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: PRatchford, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.